



Order Filed on September 3,  
2019 by Clerk U.S. Bankruptcy  
Court District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
Pluese, Becker & Saltzman, LLC  
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(856) 813-1700  
Attorneys for the Mortgagee  
File No. 091942B

In Re:

Laura A. Williams

Case No.: 18-10714-JNP

Hearing Date: August 6, 2019  
Judge: Jerrold N. Poslusny, Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: September 3, 2019**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant: New Jersey Housing and Mortgage Finance Agency  
Applicant's Counsel: Rob Saltzman, Esquire  
Debtor's Counsel: Martin I. Isenberg, Esquire  
Property Involved ("Collateral"): 416 Wesley Avenue, Pitman, NJ 08071  
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
  - ☒ The Debtor is overdue for one month, August 1, 2019.
  - ☒ The Debtor is overdue for one payment at \$1,017.44 per month.
  - ☒ Less suspense balance of \$92.08.Total Arrearages Due \$925.36.
2. Debtor must cure all post-Petition arrearages as follows:
  - ☒ Beginning on September 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,017.44.
  - ☒ Beginning on September 1, 2019, additional monthly cure payments shall be made in the amount of \$154.22 for five months along with an additional payment of \$154.26 for the sixth month.
3. Payments to the Secured Creditor shall be made to the following address(es):
  - ☒ Regular monthly payments and Monthly cure payments:

Cenlar FSB  
425 Phillips Boulevard  
Ewing, NJ 08618
4. In the event of Default:
  - ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of

the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

- ☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

- ☒ through the Chapter 13 Plan.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Laura A. Williams  
Debtor

Case No. 18-10714-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2019.

db Laura A. Williams, 416 Wesley Ave, Pitman, NJ 08071-2519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Martin I. Isenberg on behalf of Debtor Laura A. Williams misenbergesq@comcast.net, misenbergesq@comcast.net  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7